

Example #8: Married couple, both age 25, with 2 young children at home.

Husband drives 2002 Toyota Camry 4 door sedan eight miles to work each way, five days per week. Annual mileage = 12,000. Wife drives 2004 Ford Focus six miles to daycare and work each day, five days per week. Annual mileage = 10,000. The husband had an accident one year ago, causing \$2,000 damage to another party. The wife has a speeding ticket (45mph in a 35mph zone).

Company Name	Fargo	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$1,054	\$1,077	\$1,330	\$944	\$1,013
Amco	\$863	\$950/\$998	\$986	\$882	\$910
American Standard	\$1,045	\$1,164/1,276	\$1,141	\$1,149	\$1,155
Auto Club Ins Assoc	\$620	\$782	\$715	\$550	\$622
Center Mutual	\$1,054	\$802	\$1,037	\$985	\$985
Dairyland Ins Co	\$2,846	\$2,797	\$2,670	\$3,141	\$2,857
Farmers Insurance	\$1,278	\$1,657	\$1,591	\$1,522	\$1,687
Garrison Prop & Cas	\$523	\$555	\$504	\$487	\$457
Grinnel Mutual	\$960	\$878	\$912	\$1,012	\$1,003
Milbank	\$1,033	\$1,164	\$1,221	\$1,102	\$1,167
Nat'l Farmers Union	\$728	\$808	\$774	\$715	\$734
Nodak Mutual	\$1,009	\$1,097	\$1,156	\$1,050	\$1,082
North Star Mutual	\$729	\$737	\$692	\$680	\$642
Progressive Direct	\$604	\$662	\$671	\$603	\$617
Progressive NW	\$454	\$585	\$669	\$463	\$515
Safeco Insurance Co.	\$856	\$893	\$862	\$888	\$813
State Farm Fire	\$560	\$706	\$578	\$523	\$626
USAA	\$592	\$632	\$572	\$566	\$517
USAA Casualty	\$523	\$555	\$504	\$487	\$457
USAA General Ind	\$992	\$1,051	\$949	\$941	\$856